

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF GEORGIA**

Fill in this information to identify your case:

Debtor 1	Minnie Mae Thomas		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
Case number (If known)	18-50106		

☐ Check if this is an amended plan.

Chapter 13 Plan and Motion

[Pursuant to Fed. R. Bankr. P. 3015.1, the Southern District of Georgia General Order 2017-3 adopts this form in lieu of the Official Form 113].

1. Notices. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as not being contained in the plan or if neither or both boxes are checked, the provision will be ineffective if set out in the plan.

- (a) This plan: ☒ contains nonstandard provisions. See paragraph 15 below.
☐ does not contain nonstandard provisions.
- (b) This plan: ☒ values the claim(s) that secures collateral. See paragraph 4(f) below.
☐ does not value claim(s) that secures collateral.
- (c) This plan: ☒ seeks to avoid a lien or security interest. See paragraph 8 below.
☐ does not seek to avoid a lien or security interest.

2. Plan Payments.

- (a) The Debtor(s) shall pay to the Chapter 13 Trustee (the "Trustee") the sum of **\$125.00** for the applicable commitment period of:
☐ 60 months: **or**
☒ a minimum of 36 months. See 11 U.S.C. § 1325(b)(4).
- (b) The payments under paragraph 2(a) shall be paid:
☐ Pursuant to a Notice to Commence Wage Withholding, the Debtor(s) request(s) that the Trustee serve such Notice(s) upon the Debtor's(s') employer(s) as soon as practicable after the filing of this plan. Such Notice(s) shall direct the Debtor's(s') employer(s) to withhold and remit to the Trustee a dollar amount that corresponds to the following percentages of the monthly plan payment:
☐ Debtor 1 ____% ☐ Debtor 2 ____%
☒ Direct to the Trustee for the following reason(s):
☒ The Debtor(s) receive(s) income solely from self-employment, Social Security, government assistance, or retirement.
☐ The Debtor(s) assert(s) that wage withholding is not feasible for the following reason(s):

- (c) Additional Payments of **\$0** (estimated amount) will be made on ____, __ (anticipated date) from (source, including income tax refunds).

3. Long-Term Debt Payments.

- (a) **Maintenance of Current Installment Payments.** The Debtor(s) will make monthly payments in the manner specified as follows on the following long-term debts pursuant to 11 U.S.C. § 1322(b)(5). These postpetition payments will be disbursed by either the Trustee or directly by the Debtor(s), as specified below. Postpetition payments are to be applied to postpetition amounts owed for principal, interest, authorized postpetition late charges and escrow, if applicable. Conduit payments that are to be made by the Trustee which

Debtor

Minnie Mae Thomas

Case number

become due after the filing of the petition but before the month of the first payment designated here will be added to the prepetition arrearage claim.

CREDITOR	COLLATERAL	PRINCIPAL RESIDENCE (Y/N)	PAYMENTS TO MADE BY (TRUSTEE OR DEBTOR(S))	MONTH OF FIRST POSTPETITION PAYMENT TO CREDITOR	INITIAL MONTHLY PAYMENT
Aarons	rent to own Mobile Home	No	Debtor		\$186.00
Green Tree	contingent 120 W. Schley Street Douglas, GA 31533	No	Debtor		\$400.00
Rushmore Loans	Coffee County	yes	Debtor		\$599.00

- (b) **Cure of Arrearage on Long-Term Debt.** Pursuant to 11 U.S.C. § 1322(b)(5), prepetition arrearage claims will be paid in full through disbursements by the Trustee, with interest (if any) at the rate stated below. Prepetition arrearage payments are to be applied to prepetition amounts owed as evidenced by the allowed claim.

CREDITOR	DESCRIPTION OF COLLATERAL	PRINCIPAL RESIDENCE (Y/N)	ESTIMATED AMOUNT OF ARREARAGE	INTEREST RATE ON ARREARAGE (if applicable)
Rushmore Loans	120 W. Schley Street Douglas, GA 31533 Coffee County	yes	1,198.00	0.00%

4. **Treatment of Claims.** From the payments received, the Trustee shall make disbursements as follows unless designated otherwise:
- (a) **Trustee's Fees.** The Trustee percentage fee as set by the United States Trustee.
- (b) **Attorney's Fees.** Attorney's fees allowed pursuant to 11 U.S.C. § 507(a)(2) of \$3,000.00.
- (c) **Priority Claims.** Other 11 U.S.C. § 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.
- (d) **Fully Secured Allowed Claims.** All allowed claims that are fully secured shall be paid through the plan as set forth below.

CREDITOR	DESCRIPTION OF COLLATERAL	ESTIMATED CLAIM	INTEREST RATE	MONTHLY PAYMENT
-NONE-				
(e)	Secured Claims Excluded from 11 U.S.C. § 506 (those claims subject to the hanging paragraph of 11 U.S.C. § 1325(a)). The claims listed below were either: (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor(s), or (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below:			

CREDITOR	DESCRIPTION OF COLLATERAL	ESTIMATED CLAIM	INTEREST RATE	MONTHLY PAYMENT
-NONE-				
(f)	Valuation of Secured Claims to Which 11 U.S.C. § 506 is Applicable. The Debtor(s) move(s) to value the claims partially secured by collateral pursuant to 11 U.S.C. § 506 and provide payment in satisfaction of those claims as set forth below. The unsecured portion of any bifurcated claims set forth below will be paid pursuant to paragraph 4(h) below. The plan shall be served on all affected creditors in compliance with Fed. R. Bankr. P. 3012(b), and the Debtor(s) shall attach a certificate of service.			

CREDITOR	DESCRIPTION OF COLLATERAL	VALUATION OF SECURED CLAIM	INTEREST RATE	MONTHLY PAYMENT
Jefferson Capital Systems, LLC Attn:	2004 Chevrolet Tahoe 100000 miles 2004 Chevrolet Tahoe	1,800.00	5.00%	34

- (g) **Special Treatment of Unsecured Claims.** The following unsecured allowed claims are classified to be paid at 100%

Debtor

Minnie Mae Thomas

Case number

☐ with interest at ____% per annum; **or** ☐ without interest:**None**

- (h) **General Unsecured Claims.** Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in paragraph 4(f) or paragraph 9 of this plan, will be paid a 0.00% dividend or a pro rata share of \$0.00, whichever is greater.

5. Executory Contracts.

- (a) **Maintenance of Current Installment Payments or Rejection of Executory Contract(s) and/or Unexpired Lease(s).**

CREDITOR	DESCRIPTION OF PROPERTY/SERVICES AND CONTRACT	ASSUMED/REJECTED	MONTHLY PAYMENT	DISBURSED BY TRUSTEE OR DEBTORS
Aarons	living room suit	assumed	\$186.00	debtor

- (b) **Treatment of Arrearages.** Prepetition arrearage claims will be paid in full through disbursements by the Trustee.

CREDITOR	ESTIMATED ARREARAGE
-NONE-	

- 6. Adequate Protection Payments.** The Debtor(s) will make pre-confirmation lease and adequate protection payments pursuant to 11 U.S.C. § 1326(a)(1) on allowed claims of the following creditors: ☐ Direct to the Creditor; **or** ☒ To the Trustee

CREDITOR	ADEQUATE PROTECTION OR LEASE PAYMENT AMOUNT
Jefferson Capital Systems, LLC Attn:	5.00

- 7. Domestic Support Obligations.** The Debtor(s) will pay all postpetition domestic support obligations direct to the holder of such claim identified here. See 11 U.S.C. § 101(14A). The Trustee will provide the statutory notice of 11 U.S.C. § 1302(d) to the following claimant(s):

CLAIMANT	ADDRESS
-NONE-	

- 8. Lien Avoidance.** Pursuant to 11 U.S.C. § 522(f), the Debtor(s) move(s) to avoid the lien(s) or security interest(s) of the following creditor(s), upon confirmation but subject to 11 U.S.C. § 349, with respect to the property described below. The plan shall be served on all affected creditor(s) in compliance with Fed. R. Bankr. P. 4003(d), and the Debtor(s) shall attach a certificate of service.

CREDITOR	LIEN IDENTIFICATION (if known)	PROPERTY
-NONE-		

- 9. Surrender of Collateral.** The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below upon confirmation of the plan. The Debtor(s) request(s) that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed deficiency balance resulting from a creditor's disposition of the collateral will be treated as an unsecured claim in paragraph 4(h) of this plan if the creditor amends its previously-filed, timely claim within 180 days from entry of the order confirming this plan or by such additional time as the creditor may be granted upon motion filed within that 180-day period.

CREDITOR	DESCRIPTION OF COLLATERAL	AMOUNT OF CLAIM SATISFIED
-NONE-		

- 10. Retention of Liens.** Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by 11 U.S.C. § 1325(a)(5).
- 11. Amounts of Claims and Claim Objections.** The amount, and secured or unsecured status, of claims disclosed in this plan are based upon the best estimate and belief of the Debtor(s). An allowed proof of claim will supersede those estimated claims. In accordance with the Bankruptcy Code and Federal Rules of Bankruptcy Procedure objections to claims may be filed before or after confirmation.
- 12. Payment Increases.** The Debtor(s) will increase payments in the amount necessary to fund allowed claims as this plan proposes, after notice from the Trustee and a hearing if necessary, unless a plan modification is approved.
- 13. Federal Rule of Bankruptcy Procedure 3002.1.** The Trustee shall not pay any fees, expenses, or charges disclosed by a creditor pursuant to Fed. R. Bankr. P. 3002.1(c) unless the Debtor's(s') plan is modified after the filing of the notice to provide for payment of such fees,

Debtor

Minnie Mae Thomas

Case number _____

expenses, or charges.

14. Service of Plan. Pursuant to Fed. R. Bankr. P. 3015(d) and General Order 2017-3, the Debtor(s) shall serve the Chapter 13 plan on the Trustee and all creditors when the plan is filed with the court, and file a certificate of service accordingly. If the Debtor(s) seek(s) to limit the amount of a secured claim based on valuation of collateral (paragraph 4(f) above), seek(s) to avoid a security interest or lien (paragraph 8 above), or seek(s) to initiate a contested matter, the Debtor(s) must serve the plan on the affected creditors pursuant to Fed. R. Bankr. P. 7004. See Fed. R. Bankr. P. 3012(b), 4003(d), and 9014.

15. Nonstandard Provisions. Under Fed. R. Bankr. P. 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise in this local plan form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.

(1) Upon discharge of the Debtor(s), titles to all vehicles, free of creditors liens, shall be returned to the Debtor(s).

(2) Upon discharge of the Debtor(s), all non-possessory non-purchase money interest(s) in household goods and furnishing, wearing apparel, appliances, and jewelry are avoided to the extent of the debtor's exemptions.

(3) Upon discharge of the Debtor(s), all judicial lien(s) in all property of the Debtor(s), acquired both pre-filing and post-filing, are avoided to the extent allowed by law including but not limited to the creditors listed above to avoid liens. (which will make the claim unsecured for purposes of payment.)

(4) Debtor request that a payroll deduction should be sent to: employer (as listed in Schedule I).

(5) Attorney fees will be paid under the plan. Secured claims will be paid a rate of 5.00%, unless noted.

(6) If applicable, the Debtor(s) hereby redeem any vehicle in his/her/their possession, but for which title is held by a lender under a title pawn contract. The Debtor(s) shall redeem any such vehicle by paying in full through this chapter 13 plan.

Confirmation of the plan shall constitute an affirmative finding as to the following: (1) that the grace period redemption has not expired; (2) that the vehicle is property of the estate; and (3) that the post-confirmation payments described in paragraph 2(e) shall constitute appropriate "affirmative steps to redeem" and such vehicle.

By signing below, I certify the foregoing plan contains no nonstandard provisions other than those set out in paragraph 15.

Dated: February 22, 2018/s/ Minnie Mae ThomasMinnie Mae Thomas*Debtor 1**Debtor 2*/s/ Franklin D. HayesFranklin D. Hayes 339910*Attorney for the Debtor(s)*

Minnie Mae Thomas 18-50106

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the Chapter 13 Plan, by First Class Main, placing the same in the United States Mail with proper postage affixes thereon to the following address:

Chapter 13 Trustee
P.O. Box 1717
Brunswick, GA 31521

(and all parties listed on the Creditor Mailing Matrix)

I hereby certify that I have served a copy of the Chapter 13 Plan on the following corporations address to an Agent or officer by First Class Mail with proper postage affixes thereon to the following addresses.

I hereby certify that the following insured depository institutions were served by Certified Mail address to the officer of the institution:

I hereby certify that the following parties and counsel were served electronically the Notice of Electronic Filing (NEF) at the following address:

This the 23 day of February, 2018

/s/ Franklin D. Hayes
Attorney for Debtor(s)
P.O. Box 2377
Douglas, GA 31534
(912) 383-6132
GA Bar #339910
fhayeslaw@yahoo.com

Label Matrix for local noticing
113J-5
Case 18-50106-MJK
Southern District of Georgia
Waycross
Fri Feb 23 13:29:12 EST 2018

AFNI
P.O. Box 3667
Bloomington IL 61702-3667

Aarons
Officer, Managign, or General Agent
1010 Bowens Mill Rd
Douglas GA 31533

Alltel
1001 Technology Dr.
Little Rock AR 72223-5943

(p)W S BADCOCK CORPORATION
POST OFFICE BOX 724
MULBERRY FL 33860-0724

CB/Roamans
PO Box 182789
Columbus OH 43218-2789

CBA
321 MAIN STREET
Tifton GA 31794-4897

CBA MACON
420 COLLEGE STREET
Macon GA 31201-6707

COFFEE REGIONAL HOSPITAL
P.O. BOX 1227
Douglas GA 31534-1227

Capital One
Post Office Box 30253
Salt Lake City UT 84130-0253

Coffee ER Physicians Group
P.O. Box 1227
Douglas GA 31534-1227

Credit One Bank
Post Office Box 98873
Las Vegas NV 89193-8873

Dr. Marshall Tanner
2018 Ocilla Rd
Douglas GA 31533

ECMC
LOCKBOX 8682
P.O. BOX 75848
Saint Paul MN 55175

First Premier Bank
P.O. Box 5147
Sioux Falls SD 57117-5147

Green Tree
Bankruptcy Dept.
1400 Turbine Dr, Ste 200
Rapid City SD 57703-4719

Franklin D Hayes
Post Office Box 2377
Douglas, GA 31534-2377

IRWIN COUNTY HOSPITAL
710 N. IRWIN AVE
Ocilla GA 31774-5098

Internal Revenue Service
P.O. Box 7346
Philadelphia PA 19101-7346

Jefferson Capital Systems, LLC Attn:
Officer, Mananging, or General Agent
PO Box 953185
Saint Louis MO 63195-3185

LTD FINANCIAL SERVICES
7322 SOUTHWEST FREEWAY
SUTE 1800
Houston TX 77074-2010

M. Elaina Massey
Post Office Box 1717
Brunswick, GA 31521-1717

Midland Funding
8875 Aero Drive
San Diego CA 92123-2255

Office of the U. S. Trustee
Johnson Square Business Center
2 East Bryan Street, Ste 725
Savannah, GA 31401-2638

Radiology Associates
110 Bowens Mill Road
Douglas GA 31533-2250

Rushmore Loans
P.O. Box 52708
Irvine CA 92619-2708

SW Crdt Sys
5910 W Plano Parkway
Plano TX 75093-2202

Syncb/Belk
P.O. Box 965028
Orlando FL 32896-5028

Syncb/Walmart
P.O. Box 965024
El Paso TX 79998

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

Synchrony Bank c/o PRA Receivables Managemen
PO Box 41021
Norfolk, VA 23541-1021

Case:18-50106-MJK Doc#:8 Filed:02/23/18 Entered:02/23/18 13:31:14
Minnie Mae Thomas
120 Schley West
Douglas, GA 31533-4824

Verizon
National Recovery
PO Box 26055
Minneapolis MN 55426-0055
Page:7 of 7

WINDSTREAM
1720 GALLERIA BLVD
Charlotte NC 28270-2408

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

BADCOCK
P.O. BOX 232
Mulberry FL 33860

End of Label Matrix	
Mailable recipients	33
Bypassed recipients	0
Total	33